Post investment abroad, the Indian Corporate would be exposed to International Corporate ambience, increased competitiveness and latest technological improvements and would have access to markets which will increase their profitability and enable them to repatriate profits home.

Increase in econommic offences

2540. SHRI A. ELAVARASAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is an increasing trend of economic offences in the country;

(b) if so, the number of economic offences reported in the country under IT Act, Customs Act, COFEPOSA, FERA and Banking Regulation Act during the last two years, category-wise; and

(c) the steps taken by Government to minimize such offences in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The information is being collected and will be laid on the Table of the House.

Manipulation of mediclaim policy

2641. SHRI SYED AZEEZ PASHA: Will the Minister of FINANCE be pleased to state:

(a) whether private hospitals are manipulating the mediclaim policy of New India Assurance Company Ltd. and others;

(b) whether Government has found irregularities of payment system by health insurance companies;

(c) if so, the details thereof; and

(d) the action taken by Government thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) General Insurers' (Public Sector) Association of India (GIPSA) has reported that no incident of manipulation of mediclaim policies by hospitals has been reported by the Public Sector General Insurance Companies. The mediclaim policies are structured with suitable control to provide correct indemnity to the insured persons and are approved by Insurance Regulatory and Development Authority (IRDA). Payment to hospitals is made through the Third Party Administrators (TPAs) appointed by the Insurance Companies.

(b) No, Sir.

(c) and (d) Do not arise.

Finance for tiny micro enterprises

2642. SHRIMATI T. RATNA BAI: Will the Minister of FINANCE be pleased to state:

(a) whether Government has given funds for tiny micro enterprises;

(b) if so, the details thereof, State-wise, especially in Andhra Pradesh; and

(c) the beneficiaries of this measure belonging to SC/ST in each State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) A Statement containing State-wise advances in respect of micro & small enterprises sector as reported by scheduled commercial banks to RBI as on 31st March, 2008 is given in the enclosed Statement (*See* below).

(c) RBI has reported that it does not collate information on credit to SC/STs separately. However, the outstanding amount of advances to SC/STs under priority sector has increased from Rs.26163 crore as on last reporting Friday of March 2007 to Rs.33426 crore as on last reporting Friday of March 2008.

Statement

State-wise Advances in respect of Micro and Small Enterprises

(Rs. in thousands)

Sl. No.	Name of the State	Total advances to Small Scale Industries*
1	2	3
1.	Assam	15248922
2.	Meghalaya	1815833
3.	Mizoram	169064
4.	Arunachal Pradesh	692682
5.	Nagaland	479921
6.	Manipur	594208
7.	Tripura	1471002
8.	Bihar	13733406
9.	Jharkhand	19450859
10	West Bengal	132220862
11.	Orissa	32034013
12.	Sikkim	1095417
13.	Andaman & Nicobar	650874
14.	Uttar Pradesh	126605613
15.	Uttarakhand	13839947
16.	Madhya Pradesh	59387491
17.	Chhattisgarh	22440201
18.	Delhi	144538809

1	2	3
19.	Punjab	103431891
20.	Haryana	63217894
21.	Chandigarh	15276481
22.	Jammu & Kashmir	27191405
23.	Himachal Pradesh	12571795
24.	Rajasthan	84864148
25.	Gujarat	128936008
26.	Maharashtra	507663998
27.	Daman & Diu	440501
28.	Goa	8792298
29	Dadra & Nagar Haveli	491255
30.	Andhra Pradesh	137166540
31.	Karnataka	120660200
32.	Lakshadweep	83026
33.	Tamil Nadu	264653383
34.	Kerala	70288689
35.	Pondicherry	3187444
	All India Total	2135386080

* With effect from April 30, 2007 SSIs have been redefined as MSEs.

Loans to SC/ST/OBC

2643. SHRIMATI T. RATNA BAI: Will the Minister of FINANCE be pleased to state:

(a) whether Government is giving preference to SC/ST/OBC in providing the 25 paise loans through minority corporations in each State especially in Andhra Pradesh;

(b) if so, the details thereof and beneficiaries belonging to each category in Andhra Pradesh;

(c) the amount allocated in the current year; and

(d) if not, by when 25 paise loans would be given to such categories?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) The Govt. of India has no scheme to provide 25 paise loans to SC/ST/OBC through minority corporations in the States. The Banks are charging the usual applicable interest rates.

However, it has been informed that the State Government of Andhra Pradesh is reimbursing the interest paid above 3 % (Pavala Vaddi) to the beneficiaries.